



STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

COMPARATIVE STATEMENTS OF CONDITION

June 30, 2003, December 31, 2002, and June 30, 2002

The following comparative statements of condition relate to state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements of the individual institutions as shown on the following reports have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and prepared on a regulatory basis of accounting. The reports have not been examined by the Division for fairness of presentation and should not be considered to be fairly presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED BANKS
As at the Close of Business
JUNE 30, 2003, DECEMBER 31, 2002, and JUNE 30, 2002
(000 Omitted)

	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	5,655,788	2,757,901	\$165,542	\$9,285	405,332	\$605,420	\$9,599,268
Central Pacific Bank	1,319,062	551,763	57,902	-	63,867	\$84,126	2,076,720
City Bank	1,176,005	357,831	14,739	804	85,166	\$64,743	1,699,288
First Hawaiian Bank	5,559,048	1,911,930	155,790	2,672	1,382,174	357,053	9,368,667
TOTALS JUNE 30, 2003	\$13,709,903	\$5,579,425	\$393,973	\$12,761	\$1,936,539	\$1,111,342	\$22,743,943
TOTALS DEC. 31, 2002	\$13,392,971	\$5,244,541	\$409,201	\$16,422	\$1,922,135	\$1,464,595	\$22,449,865
TOTALS JUNE 30, 2002	\$13,238,391	\$4,147,460	\$422,186	\$32,771	\$1,905,254	\$2,273,244	\$22,019,306
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$7,268,967	1,361,628			\$968,673		\$9,599,268
Central Pacific Bank	1,723,818	180,369			172,533		2,076,720
City Bank	1,187,040	358,661			153,587		1,699,288
First Hawaiian Bank	6,858,630	684,315			1,825,722		9,368,667
TOTALS JUNE 30, 2003	\$17,038,455	\$2,584,973			\$3,120,515		\$22,743,943
TOTALS DEC. 31, 2002	\$16,706,211	\$2,728,824			\$3,014,830		\$22,449,865
TOTALS JUNE 30, 2002	\$15,574,006	\$3,332,919			\$3,112,381		\$22,019,306
Comments: Information from the published Statements of Condition. * Net of Allowance for Bad Debts. State-Chartered Banks: 4 Branches & Facilities: 201							

COMPARATIVE STATEMENT OF CONDITION OF
STATE-CHARTERED FINANCIAL SERVICES LOAN COMPANIES THAT ISSUE INVESTMENT CERTIFICATES
As at the Close of Business
JUNE 30, 2003, DECEMBER 31, 2002, and JUNE 30, 2002
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	293,321	139,086	1,495	-	7,673	18,290	\$459,865
GECC Financial Corporation	89	8,726	-	-	3	19	8,837
TOTALS JUNE 30, 2003	\$293,410	\$147,812	\$1,495	\$0	\$7,676	\$18,309	\$468,702
TOTALS DEC. 31, 2002	\$290,444	\$162,847	\$1,189	\$3,324	\$9,333	\$26,820	\$493,957
TOTALS JUNE 30, 2002	\$282,937	\$156,994	\$1,081	\$4,007	\$7,797	\$45,840	\$498,656
LIABILITIES & CAPITAL	Borrowed Money	Investment Certificates	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	18,410	393,977	3,151		44,327		\$459,865
GECC Financial Corporation	3,807	-	500		4,530		8,837
TOTALS JUNE 30, 2003	\$22,217	\$393,977	\$3,651		\$48,857		\$468,702
TOTALS DEC. 31, 2002	\$21,813	\$408,592	\$5,815		\$57,737		\$493,957
TOTALS JUNE 30, 2002	\$22,671	\$417,289	\$3,512		\$55,184		\$498,656
Comments: Information from the published Statements of Condition. State-Chartered Financial Services Loan Companies Issuing Investment Certificates: 2 Branches & Facilities: 15							